

EXHIBIT 3

110402849-FLT
 Nathaniel Spencer
 2711 Chaparral St
 Kalamazoo MI 49006-1331

November 4, 2017

Dear Nathaniel Spencer:

We have received your request for a copy of your Equifax credit report and are looking forward to assisting you.

At this time our records indicate that you are not eligible for a free copy of your credit file. The standard charge for a disclosure is \$11.50. This price may vary based on your state fee. If you have a major credit card, you may use our automated ordering system at 1-800-685-1111.

You are entitled to a free copy of your credit report if: you have ever been denied credit, insurance, change in credit limit, or other credit-based benefit within the last 60 days; you have recently placed an initial 90-day fraud alert on the file (one free); you have recently placed an extended seven-year alert (two free within 12 months).

You may be entitled to additional free credit files based on other federal legislation. To check your eligibility, visit www.annualcreditreport.com.

Several states have passed laws entitling the residents to receive free copies of their credit file in addition to the Annual Free copy which is requested through the Central Source as well as through Equifax. A reasonable processing fee (currently \$11.50) may be charged, with the exception of the following states which have mandated adjustable fees.

Note: If an individual states law varies but does not conflict with the federal law (FCRA), then the state law prevails.

State	First Copy	Per Additional Copy (within one calendar year)
California	\$8.00*	\$8.00
Colorado	Free	\$8.00
Connecticut	\$5.00*	\$7.50 for each additional report within 12 months
Georgia	Free (2 per calendar year)	\$11.50
Maine	Free	\$5.00 for each additional report within 12 months
Maryland	Free	\$5.00
Massachusetts	Free	\$8.00
Minnesota	\$3.00*	\$11.50 for each additional report within 12 months
Montana	\$8.50*	\$8.50
New Jersey	Free	\$8.00
Puerto Rico	Free	\$11.50
US Virgin Islands	\$1.00*	\$1.00
Vermont	Free	\$7.50 for each additional report within 12 months
All Other States	\$11.50*	\$11.50
Unemployed	Free**	1 within 12 months, fee as per state thereafter
Welfare	Free**	1 within 12 months, fee as per state thereafter

You are entitled to one free credit file during any 12-month period regardless of your state of residence if you are:

- Unemployed and intend to apply for employment in the next 60 days.
- Receiving public welfare assistance

Please return this letter along with the requested information and your original correspondence/request to the address below.

Equifax Information Services LLC
 P O BOX 105167
 Atlanta, GA 30348-5167

Thank you for the opportunity to assist you.

Equifax Information Services LLC

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